

Appl. No. 09/775,278
Response dated October 19, 2006
Reply to Office Action of March 8, 2006

IN THE CLAIMS:

Please amend the claims to read as follows:

1-59 (cancelled).

60. (currently amended) A method of enabling an underwriter to improve improving the loss ratio on an existing book of insurance for an underwriter, the book comprising insurance policies for a set of insured entities, the method comprising the steps of:

- a) obtaining from the underwriter a set of predefined underwriting criteria;
 - b) a) obtaining a set of policy information for the existing insured entities upon which binding of each policy was based;
 - c) b) using a computer having a user interface display for inputting data from responses to a set of survey questions, the display including a plurality of spaces for survey data input;
 - d) c) surveying at least a first portion of the set of existing insured entities, the survey eliciting responses to the set of survey questions in step "b c";
 - e) d) on an individual basis, for at least a second portion of the set of entities surveyed, inputting data from the responses received in step "c" into the computer at the spaces provided for in the display in step "b c";
 - f) e) taking steps to validate the policy information obtained in step "a b" by using a computer to compare comparing the data inputted during step "d e" on an individual basis with at least a portion of the policy information obtained in step "a", and for at least a third portion of the set of entities surveyed, having the computer flag any disparity in the attempt to validate and each insured entity that does not meet a set predefined underwriting criteria;
 - g) f) reporting to the underwriter survey information on at least a fourth portion of the insureds who were flagged in step "c f", and
 - g) the insurance underwriter taking steps to improve the loss ratio of the book of insurance after receiving the survey that is reported after step "f".
61. (previously presented) The method of claim 60, wherein the set of policy

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information comprises each insured's name, insurance classification codes, number of employees, and payroll.

62. (previously presented) The method of claim 60, wherein at least one space including a plurality of radio buttons for inputting data from survey responses to at least one of the survey questions.

63. (previously presented) The method of claim 60, wherein the display includes a plurality of input screens for inputting data from survey responses.

64. (previously presented) The method of claim 60, wherein step "c" is performed using a telephone.

65. (previously presented) The method of claim 60, wherein the display includes an input for placing a subjective opinion of a surveyor regarding each individual insured entity being surveyed.

66. (cancelled).

67. (previously presented) The method of claim 60, further comprising the steps of obtaining electronically from the underwriter a set of names of insurance agents indexed to each insured entity to be surveyed.

68. (previously presented) The method of claim 60, wherein at least one predefined underwriting criteria is selected from the group consisting of:

- (i) performing work over a set height;
- (ii) performing work under a set depth;
- (iii) performing work in confined spaces;
- (iv) performing work over navigable water; and
- (v) performing roofing repair work or replacement.

69. (previously presented) The method of claim 60, wherein at least one predefined underwriting criteria is selected from the group consisting of:

- (i) performing work in asbestos abatement;
- (ii) performing work in handling hazardous materials; and
- (iii) performing work in the area of removing lead based paint.

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70. (previously presented) The method of claim 60, wherein at least one predefined underwriting criteria is selected from the group consisting of:

- (i) performing work in demolition;
- (ii) performing work in blasting; and
- (iii) performing work using snow plows.

71. (previously presented) The method of claim 60, wherein at least one predefined underwriting criteria is selected from the group consisting of:

- (i) performing out-of-state work for a number of days during the respective insured's policy period which is greater than a set maximum for out-of-state work; and
- (ii) using casual labor for a number of days during the respective insured's policy period which is greater than a set maximum for casual labor.

72. (previously presented) The method of claim 60, wherein at least one predefined underwriting criteria is selected from the group consisting of:

- (i) having a payroll greater than a set amount for payroll during the respective insured's policy period when compared to a payroll information for the respective insured;
- (ii) having a number of employees greater than a set amount for employees during the respective insured's policy period when compared to the employee information provided for the respective insured; and
- (iii) having a number of subcontractors greater than a set amount for subcontractors during the respective insured's policy period when compared to the subcontractor information provided for the respective insured;

73. (previously presented) The method of claim 60, wherein an insured entity is flagged in step "d" when a survey of the insured entity cannot be completed in a set number of attempts.

74. (previously presented) The method of claim 60, wherein the book of insurance is

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worker's compensation insurance.

75. (previously presented) The method of claim 60, wherein the book of insurance is general liability insurance.

76. (previously presented) The method of claim 74, wherein in step "b" the computer includes a computer data base comprising questions for numerically scoring insured entities in accordance with a set of predefined ranking criteria based on underwriting criteria; in step "e" having the computer calculate a numerical ranking score based on the set of predefined ranking criteria in step "b" and the data inputted during step "d"; and in step "f" reporting survey information on insureds whose ranking scores calculated in step "e" satisfies a first range.

77-93 (cancelled).

94. (previously presented) The method of claim 76, wherein at least one numerical ranking value is added in step "e" to the score of each insured entity providing an affirmative response to at least one of the questions for numerically scoring the insured entity relating to ranking criteria selected from the group consisting of:

- (i) performing work over a set height;
- (ii) performing work under a set depth;
- (iii) performing work in confined spaces;
- (iv) performing work over navigable water; and
- (v) performing roofing repair work or replacement.

95. (previously presented) The method of claim 76, wherein at least one numerical ranking value is added in step "e" to the score of each insured entity providing an affirmative response to at least one of the questions for numerically scoring the insured entity relating to ranking criteria selected from the group consisting of:

- (i) performing work in asbestos abatement;
- (ii) performing work in handling hazardous materials; and
- (iii) performing work in the area of removing lead based paint.

96. (previously presented) The method of claim 76, wherein at least one numerical ranking value is added in step "e" to the score of each insured entity providing an affirmative

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response to at least one of the questions for numerically scoring the insured entity relating to ranking criteria selected from the group consisting of:

- (i) performing work in demolition;
- (ii) performing work in blasting; and
- (iii) performing work using snow plows.

97. (previously presented) The method of claim 76, wherein at least one numerical ranking value is added in step "e" to the score of each insured entity providing an affirmative response to at least one of the questions for numerically scoring the insured entity relating to ranking criteria selected from the group consisting of:

- (i) performing out-of-state work for a number of days during the respective insured's policy period which is greater than a set maximum for out-of-state work; and
- (ii) using casual labor for a number of days during the respective insured's policy period which is greater than a set maximum for casual labor.

98. (previously presented) The method of claim 76, wherein at least one numerical ranking value is added in step "e" to the score of each insured entity providing an affirmative response to at least one of the questions for numerically scoring the insured entity relating to ranking criteria selected from the group consisting of:

- (i) having a payroll greater than a set amount for payroll during the respective insured's policy period when compared to a payroll information provided by the insurer for the respective insured;
- (ii) having a number of employees greater than a set amount for employees during the respective insured's policy period when compared to the employee information provided by the insurer for the respective insured; and
- (iii) having a number of subcontractors greater than a set amount for subcontractors during the respective insured's policy period when compared to the subcontractor information provided by the insurer for the

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respective insured.

99. (previously presented) The method of claim 76, wherein a numerical ranking value is added in step "e" to the score of each insured entity wherein a survey cannot be completed in a set number of attempts.

100. (previously presented) The method of claim 76, further comprising the steps of obtaining electronically from the underwriter a set of names of insurance agents indexed to each insured entity to be surveyed and reporting the respective agent's name along with the numerical ranking scores calculated in step "e".

101. (previously presented) The method of claim 76, further comprising the step of obtaining electronically from the underwriter a set of policy information for the insured entities to be surveyed upon which binding of each policy was based, comprising each insured's name, insurance classification codes, number of employees, and payroll.

102. (previously presented) The method of claim 76, wherein the survey is performed by an audit service provider who is not an employee of the underwriter.

103. (previously presented) The method of claim 76, further comprising the step of providing information on loss prevention and loss management during the survey to the insured entity being surveyed.

104. (previously presented) The method of claim 60, wherein in step "c" a telephone is used in the survey and in step "e" comparing the responses inputted in step "d" with answers contained in information supplied by a third party and identifying inconsistent answers; and in step "f" reporting insureds having inconsistent answers to an underwriter which can determine whether or not an insurance premium of the insured should be adjusted.

105. (previously presented) The method of claim 60, wherein the set of insured entities having been bound within a first defined period of time; wherein in step "b" the computer includes a computer data base comprising questions for identifying insured entities that satisfy a set of predefined ranking criteria based on underwriting criteria.

106. (previously presented) The method of claim 75, wherein in step "b" the computer includes a computer data base comprising questions for numerically scoring insured entities in

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accordance with a set of predefined ranking criteria based on underwriting criteria; in step "e" having the computer calculate a numerical ranking score based on the set of predefined ranking criteria in step "b" and the data inputted during step "d"; and in step "f" reporting survey information on insureds whose ranking scores calculated in step "e" satisfies a first range.

107 through 123 (cancelled)

124. (previously presented) The method of claim 106, wherein at least one numerical ranking value is added in step "e" to the score of each insured entity providing an affirmative response to at least one of the questions for numerically scoring the insured entity relating to ranking criteria selected from the group consisting of:

- (i) performing work over a set height;
- (ii) performing work under a set depth;
- (iii) performing work in confined spaces;
- (iv) performing work over navigable water; and
- (v) performing roofing repair work or replacement.

125. (previously presented) The method of claim 106, wherein at least one numerical ranking value is added in step "e" to the score of each insured entity providing an affirmative response to at least one of the questions for numerically scoring the insured entity relating to ranking criteria selected from the group consisting of:

- (i) performing work in asbestos abatement;
- (ii) performing work in handling hazardous materials; and
- (iii) performing work in the area of removing lead based paint.

126. (previously presented) The method of claim 106, wherein at least one numerical ranking value is added in step "e" to the score of each insured entity providing an affirmative response to at least one of the questions for numerically scoring the insured entity relating to ranking criteria selected from the group consisting of:

- (i) performing work in demolition;
- (ii) performing work in blasting; and
- (iii) performing work using snow plows.

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127. (previously presented) The method of claim 106, wherein at least one numerical ranking value is added in step "e" to the score of each insured entity providing an affirmative response to at least one of the questions for numerically scoring the insured entity relating to ranking criteria selected from the group consisting of:

- (i) performing out-of-state work for a number of days during the respective insured's policy period which is greater than a set maximum for out-of-state work; and
- (ii) using casual labor for a number of days during the respective insured's policy period which is greater than a set maximum for casual labor.

128. (previously presented) The method of claim 106, wherein at least one numerical ranking value is added in step "e" to the score of each insured entity providing an affirmative response to at least one of the questions for numerically scoring the insured entity relating to ranking criteria selected from the group consisting of:

- (i) having a payroll greater than a set amount for payroll during the respective insured's policy period when compared to a payroll information provided by the insurer for the respective insured;
- (ii) having a number of employees greater than a set amount for employees during the respective insured's policy period when compared to the employee information provided by the insurer for the respective insured; and
- (iii) having a number of subcontractors greater than a set amount for subcontractors during the respective insured's policy period when compared to the subcontractor information provided by the insurer for the respective insured.

129. (previously presented) The method of claim 106, wherein a numerical ranking value is added in step "e" to the score of each insured entity wherein a survey cannot be completed in a set number of attempts.

130. (previously presented) The method of claim 106, further comprising the steps of

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obtaining electronically from the underwriter a set of names of insurance agents indexed to each insured entity to be surveyed.

131. (previously presented) The method of claim 106, further comprising the step of obtaining electronically from the underwriter a set of policy information for the insured entities to be surveyed upon which binding of each policy was based, comprising each insured's name, insurance classification codes, number of employees, and payroll.

132. (previously presented) The method of claim 106, wherein the survey is performed by an audit service provider who is not an employee of the underwriter.

133. (previously presented) The method of claim 106, further comprising the step of providing information on loss prevention and loss management during the survey to the insured entity being surveyed.

134. (currently amended) A method of enabling an underwriter to improve improving the loss ratio on an existing book of insurance, the book comprising existing insurance policies for a set of insured entities, the method comprising the steps of:

- a) obtaining a set of policy information for the insured entities upon which binding of each policy was based;
- b) obtaining from the underwriter a set of predefined underwriting criteria;
- c) b) using a computer having a user interface display for inputting data from responses to a set of survey questions, the display including a plurality of spaces for survey data input;
- d) c) surveying at least a first portion of the set of insured entities, the survey eliciting responses to the set of survey questions in step "b c";
- e) d) on an individual basis, for at least a second portion of the set of entities surveyed, inputting data from the responses received in step "c d" into the computer at the spaces provided for in the display in step "b c";
- f) e) taking steps to validate the policy information obtained in step "a" by using a computer to compare comparing the data inputted during step "d e" on an individual basis with at least a portion of the policy information obtained in step "a", flagging any disparity in the attempt to validate, and for at least a third portion of the set of entities surveyed, having the

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computer flag each insured entity that does not meet a set predefined underwriting criteria;

g) f) reporting to the underwriter survey information on at least a fourth portion of the insureds who were flagged in step "e f";

g) the insurance underwriter reviewing the report of step "g" enabling the insurance underwriter to take one or more taking steps to improve the loss ratio of the book of insurance after receiving the survey that is reported after step "f"; and

h) wherein the book of insurance includes multiple policies selected from the group consisting of: of policies that includes worker's compensation, general liability, products liability, property, professional liability, and automobile.

135. (currently amended) The method of claim 134 +33 wherein in step "f" the insurance underwriter improves the book of insurance by terminating some of the insurance policies of the book of insurance policies.

136. (currently amended) The method of claim 134 +33 wherein in step "f" the insurance underwriter improves the book of insurance by amending the terms of one or more of the insurance polices of the book of insurance policies.

137. (currently amended) The method of claim 134 +33 wherein in step "f" the insurance underwriter improves the book of insurance by not renewing some of the insurance policies of the book of insurance policies.

138. (currently amended) The method of claim 134 +33 wherein in step "f" the insurance underwriter improves the book of insurance by not insuring, as part of the book of insurance, an entity that engages in a certain business activity.

139. (currently amended) The method of claim 134 +33 wherein in step "f" the insurance underwriter improves the book of insurance by not insuring, as part of the book of insurance, an entity that has not been in business for a specified minimum time period.

140. (new) The method of claim 134 wherein group of policies are workmens compensation policies.

141. (new) The method of claim 134 wherein group of policies are general liability policies.

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142. (new) The method of claim 134 wherein group of policies products liability policies.
143. (new) The method of claim 134 wherein group of policies are property policies.
144. (new) The method of claim 134 wherein group of policies are professional liability policies.
145. (new) The method of claim 134 wherein group of policies are automobile policies.
146. (new) A method of enabling an underwriter to improve the loss ratio for an existing book of insurance, comprising:
 - a) obtaining from the underwriter a set of predefined underwriting criteria;
 - b) conducting a survey of a population of existing insureds, each existing insured having a previously issued insurance policy that is part of the existing book of insurance;
 - c) wherein in step "b" the survey includes questions that prompt each insured to supply information segmented according to risk areas;
 - d) inputting into a computer data that includes user responses to the questions;
 - e) using a computer to interpret the insured's responses to the questions of steps "c" and "d" to indicate any predetermined level of risk or to flag an insured entity that does not meet a predefined underwriting criteria, the computer comparing the data input in step "d" with a predefined underwriting criteria;
 - f) a computer generating a report that identifies risk levels according to the risk areas, enabling the underwriter of the book of insurance to improve the loss ratio; and
 - g) wherein in step "f", the report includes answers to the responses in steps "c" and "d".
147. (new) The method of claim 134 wherein the underwriter reviewing the survey of step "g" enables the insurance underwriter to take one or more steps to improve the loss ratio of the book of insurance after receiving the survey that is reported.
148. (new) The method of claim 134 wherein the underwriter reviewing the survey of step "g" enables the insurance underwriter to take step to improve the loss ratio of the book of

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insurance after receiving the survey that is reported.

149. (new) The method of claim 146, wherein the display includes a plurality of input screens for inputting data from survey responses.

150. (new) The method of claim 146, wherein step "b" is performed using a telephone.

151. (new) The method of claim 146, wherein the display includes an input for placing a subjective opinion of a surveyor regarding each individual insured entity being surveyed.

152. (new) The method of claim 146, further comprising the steps of obtaining electronically from the underwriter a set of names of insurance agents indexed to each insured entity to be surveyed.

153. (new) The method of claim 146, wherein at least one predefined underwriting criteria is selected from the group consisting of:

- (i) performing work over a set height;
- (ii) performing work under a set depth;
- (iii) performing work in confined spaces;
- (iv) performing work over navigable water; and
- (v) performing roofing repair work or replacement.

154. (new) The method of claim 146, wherein at least one predefined underwriting criteria is selected from the group consisting of:

- (i) performing work in asbestos abatement;
- (ii) performing work in handling hazardous materials; and
- (iii) performing work in the area of removing lead based paint.

155. (new) The method of claim 146, wherein at least one predefined underwriting criteria is selected from the group consisting of:

- (i) performing work in demolition;
- (ii) performing work in blasting; and
- (iii) performing work using snow plows.

156. (new) The method of claim 146, wherein at least one predefined underwriting criteria is selected from the group consisting of:

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- (i) performing out-of-state work for a number of days during the respective insured's policy period which is greater than a set maximum for out-of-state work; and
- (ii) using casual labor for a number of days during the respective insured's policy period which is greater than a set maximum for casual labor.

157. (new) The method of claim 146, wherein at least one predefined underwriting criteria is selected from the group consisting of:

- (i) having a payroll greater than a set amount for payroll during the respective insured's policy period when compared to a payroll information for the respective insured;
- (ii) having a number of employees greater than a set amount for employees during the respective insured's policy period when compared to the employee information provided for the respective insured; and
- (iii) having a number of subcontractors greater than a set amount for subcontractors during the respective insured's policy period when compared to the subcontractor information provided for the respective insured;

158. (new) The method of claim 146, wherein an insured entity is flagged when a survey of the insured entity cannot be completed in a set number of attempts.

159. (new) The method of claim 146, wherein the book of insurance is worker's compensation insurance.

160. (new) The method of claim 146, wherein the book of insurance is general liability insurance.

161. (new) The method of claim 146, further comprising the step of obtaining electronically from the underwriter a set of policy information for the insured entities to be surveyed upon which binding of each policy was based, comprising each insured's name, insurance classification codes, number of employees, and payroll.

162. (new) The method of claim 146, wherein the survey is performed by an audit

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service provider who is not an employee of the underwriter.

163. (new) The method of claim 146, further comprising the step of providing information on loss prevention and loss management during the survey to the insured entity being surveyed.

164. (new) The method of claim 146, wherein in step "b" a telephone is used in the survey and in step "e" comparing the responses inputted in step "d" with answers contained in information supplied by a third party and identifying inconsistent answers; and in step "f" reporting insureds having inconsistent answers to an underwriter which can determine whether or not an insurance premium of the insured should be adjusted.

165. (new) The method of claim 146, wherein the set of insured entities having been bound within a first defined period of time; and wherein the computer includes a computer data base comprising questions for identifying insured entities that satisfy a set of predefined ranking criteria based on underwriting criteria.

166. (new) The method of claim 146, wherein the computer includes a computer data base comprising questions for numerically scoring insured entities in accordance with a set of predefined ranking criteria based on underwriting criteria; having the computer calculate a numerical ranking score based on the set of predefined ranking criteria and the data inputted reporting survey information on insureds whose ranking scores satisfy a first range.